

Form elsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 18-16862-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William J. Kistner
207 New Jersey Avenue
Collingswood, NJ 08108

Debra C. Kistner
207 New Jersey Avenue
Collingswood, NJ 08108

Social Security No.:

xxx-xx-4848

xxx-xx-0526

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after January 9, 2023 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: December 9, 2022

JAN: lgr

Jeanne Naughton
Clerk

In re:
William J. Kistner
Debra C. Kistner
Debtors

Case No. 18-16862-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 09, 2022

User: admin
Form ID: clsnodsc

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William J. Kistner, Debra C. Kistner, 207 New Jersey Avenue, Collingswood, NJ 08108-1611

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2022 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustregion03.ne.ecf@usdoj.gov	Dec 09 2022 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Joint Debtor Debra C. Kistner aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Dec 09, 2022

Form ID: clsnodsc

Total Noticed: 3

Andrew Thomas Archer

on behalf of Debtor William J. Kistner aarcher@spillerarcherlaw.com
bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor FAY SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust dcarlon@kmlawgroup.com
bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not Individually but as Trustee for Hilldale Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Harold N. Kaplan

on behalf of Creditor USAA FEDERAL SAVINGS BANK hkaplan@rasnj.com kimwilson@raslg.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin M. Buttery

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, Not Individually but as Trustee for Hilldale Trust kbuttery@moodklaw.com

Laura M. Egerman

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, Not Individually but as Trustee for Hilldale Trust bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@raslg.com

Melissa N. Licker

on behalf of Creditor FAY SERVICING LLC mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

R. A. Lebron

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not Individually but as Trustee for Hilldale Trust smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15